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UTILITY PATENT APPLICATION TRANSMITTAL

J1036 U.S. PTO

09/804674



03/12/01

Address to: Box PATENT APPLICATION Commissioner for Patents United States Patent & Trademark Office Washington, D.C. 20231	Attorney Docket No.	FDC 0150 PUS
	Inventor(s) or Appln. Identifier	Clayton P. Spitz et al.

1. This application entitled PURCHASING CARD TRANSACTION RISK MODEL is:
- a. X A new application under 37 C.F.R. § 1.53(b).
- b. A continuation divisional or continuation-in-part application under 37 C.F.R. § 1.53(b) of prior application Serial No. / filed on , entitled .
- c. A new utility application which claims the benefit of provisional application Serial No. , filed on .

Application elements and other attached papers:

2. X Specification (including Claims and Abstract) [Total Pages 23]
3. X Drawings (informal / X formal) [Total Sheets 1]
4. Oath or Declaration
- a. Newly-executed
- b. Copy from a prior application (37 C.F.R. § 1.63(d))
5. Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6. This application is filed by fewer than all the inventors named in the prior application, 37 C.F.R. § 1.53(d)(4).
- a. **DELETE** the following inventor(s) named in the prior nonprovisional application:

- b. The inventor(s) to be deleted are set forth on a separate sheet attached hereto.

CERTIFICATION UNDER 37 C.F.R. § 1.10

I hereby certify that this UTILITY PATENT APPLICATION TRANSMITTAL and the documents referred to as attached therein are being deposited on the below date with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee" addressed to: Box Patent Application, Commissioner for Patents, United States Patent and Trademark Office, Washington, D.C. 20231 on:

Express

Mail Label No. EL 503 256 485 US

Date of Deposit: March 12, 2001

Shelly Kean

(Type or print name of person mailing paper)

(Signature of person mailing paper)

9. Fee Calculation:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	22 -20 =	2	x 18.00	36.00
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	4 -3 =	1	x 80.00	80.00
MULTIPLE DEPENDENT CLAIMS (if applicable) (37 C.F.R. §1.16(d))			270.00	0
BASIC FEE (37 C.F.R. § 1.16(a))				710.00
TOTAL OF ABOVE CALCULATIONS				826.00
REDUCTION BY 50% FOR FILING BY SMALL ENTITY (NOTE 37 C.F.R. §§ 1.9, 1.27, 1.28)				0
\$40.00 ASSIGNMENT RECORDAL FEE (if applicable)				0
TOTAL				826.00

10. _____ A check in the amount of \$_____ is enclosed.
11. _____ The Commissioner is hereby authorized to credit overpayments or charge the following fees (or any deficiency therein) to Deposit Account No. _____:
- a. _____ Fees required under 37 C.F.R. § 1.16.
- b. _____ Fees required under 37 C.F.R. § 1.17.
- c. ☒ No Fee Being Submitted At This Time.

_____ A request for extension of time and the appropriate fee have been filed in the pending prior application (or are being filed in the prior application concurrently herewith) to extend the period for response until _____.

- b. X Copies of references cited

16. _____ Other: _____

- c. Applicant requests that the above assignee information be published with the application.

- Reg. No.

- _____ A new power has been executed and is attached.

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 Attorney or agent of record
 X Filed under Rule 34(a)